

Information to identify the case:

Debtor 1	Marina Karavas		Social Security number or ITIN xxx-xx-1593
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-29844-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marina Karavas
aka Marina Fighera, aka Marina Ivanova

10/15/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Marina Karavas
 Debtor

Case No. 18-29844-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 11

Date Rcvd: Oct 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2019.

db	+Marina Karavas, 2457 8th Street, Floor 2, Fort Lee, NJ 07024-3521
517799167	+IRS, 1111 20th St NW, Washington, DC 20526-0001
517822310	+Margarita Ivanova, 2457 8th Street, 2nd Fl., Fort Lee, NJ 07024-3521
517799163	+Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517799164	+Upgrade, 275 Battery Street, 23rd Fl., San Francisco, CA 94111-3366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 16 2019 01:26:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 16 2019 01:25:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Oct 16 2019 04:33:00 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
517799165	+E-mail/Text: bk@lendingclub.com Oct 16 2019 01:26:34 Lending Club, 71 Stevenson St., Suite 1000, San Francisco, CA 94105-2967
517799166	+E-mail/Text: recovery@paypal.com Oct 16 2019 01:24:27 PayPal Corporate Headquarters, 2211 North First Street, San Jose, CA 95131-2021
517798362	+EDI: RMSC.COM Oct 16 2019 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
 trustee@stanzialelaw.com, nj45@ecfcbis.com
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK et al ... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Rebecca Ann Solarz on behalf of Creditor BAC BANK OF NY (CWMBS 2006-3) rsolarz@kmllawgroup.com
 Roman V Gamburg on behalf of Debtor Marina Karavas rg@glegalgroup.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6